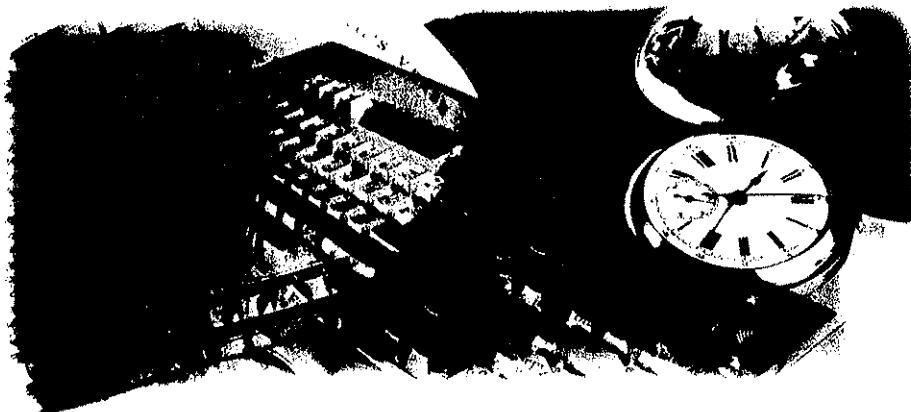


Exhibit F

Powerful Web Commerce Software

BUILDING WEB COMMERCE SITES

Start doing
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Secure Servers: Netscape, Apache, Quarterdeck, and others

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Ed Tittel, Charlie Scott,
Paul Wolfe, and Mike Erwin
Foreword by Steve Elefant, Chairman and Cofounder, ICVERIFY Corporation

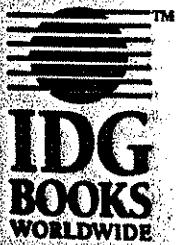
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EXHIBIT

11
TITTEL

BUILDING WEB COMMERCE SITES

*by Ed Tittel, Charlie Scott,
Paul Wolfe, and Mike Erwin*



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CHAPTER FIVE: SECURE WEB SERVERS FOR UNIX PLATFORMS

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Our suggestion for those of you wishing to use Stronghold is to first attempt to install the Apache *httpd* server on your system. If you can accomplish this, then Stronghold should be simple to install.

ONLY AVAILABLE FOR UNIX PLATFORMS

The downside of Stronghold is that, like Apache, it's only available for UNIX platforms (and, unfortunately, not as many as Apache itself). A die-hard UNIX lover would say, "So what? What else do you need?" But the fact is, most Web server environments are becoming amalgamations of a variety of different platforms. A company may have a UNIX server to house its main pages because of the number of connections it allows, but also have a Windows NT Web server for a WWW front end to their MS Access database. When working in an environment like this, it's nice to have some homogeneity in how you interact with your Web server, such as Netscape's browser-based administrative pages.

Also, although Stronghold has a very nice script that helps guide you through the installation process, you may still run into the foibles that occur when installing *anything* on a UNIX system: Are permissions correct? Do you have port 443 open? Who should you run the Web server as? In other words, you should know your way around a UNIX system before you attempt to install Stronghold.

Perhaps some enterprising developer out there will take charge and port the Apache and SSLeay code to Windows NT and other platforms, so we can have a choice of Stronghold servers.

Open Market's Secure Server

Open Market, Inc. has been a leader in electronic commerce products since early 1994. The following sections takes a look at the Open Market server, its highlights, and its shortcomings.

It's a server with room to grow

Open Market's Secure Server is one of the most comprehensive servers on the market. Rather than trying to infuse the Internet industry with their own standards, as Microsoft and Netscape are doing, Open Market takes a more holistic approach and attempts to encompass as many competing technologies as possible. This is one instance where the "everything but the kitchen sink" approach seems to work. Their angle is that it's difficult to tell if the next new hot technology will become an industry standard or disappear without a trace. Why would an information manager want to invest in a product that gambles its livelihood on one server API, security protocol, or browser? Open Market attempts to take the risk out of buying its product by supporting everything. Combining this philosophy with server features and tools that complement (rather than clobber) existing Web server paradigms, makes for a powerful Web server.

HOW MERCHANTS CAN USE LIVEPAYMENT

If you're a merchant, the process of signing up for LivePayment is similar to signing up for a card-swipe device. As with the other technology, the merchant's bank arranges for an acquirer (such as NaBanCo or FDC) to take care of the processing demands. The acquirer gives the merchant whatever identification information is necessary, and configures its Internet banking gateway to accept the merchant's transactions. To guarantee secure communications (and accurate identification), the merchant also must apply to a certificate authority for a digital certificate.

LIVEPAYMENT BENEFITS

LivePayment is a well-developed, complex payment environment. One of LivePayment's strongest selling points is its support—it's backed by leading banks and prominent financial institutions such as First Data Corp., MasterCard, Wells Fargo Bank, GE Capital Retailer Financial Services, CyberCash, and VeriFone.

LivePayment is armed with the tools to help you add it to your Web site (including templates). Its cross-platform abilities are also a positive attribute—it runs on UNIX and Windows NT operating environments. The sample applications that LivePayment offers are also useful, as is its JavaScript tutorial. LivePayment also gains strength by being a part of Netscape's wide-reaching environment for electronic commerce.

THE FUTURE OF LIVEPAYMENT

At the time of writing, LivePayment was working on creating an exportable SET version of LivePayment for use in foreign countries. Look for LivePayment to accept a wider variety of payment forms (including debit cards and electronic checks), as well as micro-payments. Netscape also plans to expand LivePayment with server-side Java applications.

For more information about LivePayment, refer to the LivePayment FAQ, found at the following URL:

[http://www.netscape.com/comprod/products/iapps/platform/
livepay_faq.html](http://www.netscape.com/comprod/products/iapps/platform/livepay_faq.html) .

The LivePayment White Paper can be viewed at the following site:

[http://www.netscape.com/comprod/products/iapps/platform/
livepay_white_paper.html](http://www.netscape.com/comprod/products/iapps/platform/livepay_white_paper.html) .

Open Market

Open Market heralds itself as "the only software available that offers companies a complete back-office infrastructure for secure Internet commerce." Its software solution is regarded as one of the most viable for businesses wanting to establish an online commerce presence. It provides solutions for business-to-consumer transactions as well as business-to-business transactions. One of OM's greatest selling points is the fact that it functions with all types of browsers, all varieties of payment types, and all security protocol formats.